

Life Insurance.

That the boon of life insurance lies within the reach of all, and that it is the bounding duty of all to stretch out the hand and take it has already been asserted. A life policy for \$1,000, if purchased at the age of 25, will only cost \$19.80 a year, and after fifteen years will cost nothing at all. Now, who is it, be he mechanic or labourer, clerk or schoolmaster, professional man or merchant, that cannot afford to pay this trifling sum a year, for fifteen years, in order to make provision for those dependent upon him? A fraction over five cents a day; three bits a week; a dollar and half a month! Why, it is not the price of a cigar or a glass of grog per dime! There is no man too poor to secure a life policy for one thousand dollars; there are few too poor to secure a life policy for a much larger sum. Will the five cents a day be missed? On the contrary, the very circumstance of laying away even the poorest trifles for provident purposes will have a tendency to educate the mind to habits of industry and economy, while the volition necessary to the taking of a cigar or a glass of grog less may tend to wean from habits which are injuring both body and mind. But what right has any man to indulge in bad habits, or even in habits of easy or luxurious living, who has not first made such provision for his family as will secure them against want in the event of his death? That man who will go on living up to his income, wasting a sixpence here and mis-spending a shilling there without making the slightest provision for the whom nature has entrusted to his care is verily guilty, guilty of a double sin—a sin against society, upon whom his self-b imperiousness must ultimately cast the helpless victims, and a sin against those for whose support and care he undertook the most solemn obligations. Indeed, it is difficult to understand how, if a man think at all, his reflections can be of the most satisfactory kind, under such circumstances; and above all, when a husband and father, who has thus lived in the present and for himself, comes to face death, with a helpless and wholly unprovided for family about him, the consciousness of his faithless improvidence must surely lend an additional sting to the dread monster. But it is just here that the root of the whole matter lies. Men do not reflect. There are in this community scores of amiable, honest, well-meaning men, who are acting out precisely the unmanly part we have been describing, and all for want of reflection. To such our language may appear somewhat strong, even offensive; but a little thought will compel an admission of its truth, and our sole object being to make men think, and that for their own good, no one can take offence at our plainness. It is, as we have said, the want of reflection and a more thorough knowledge of and familiarity with the principles and advantages of life insurance which induces our honorable, respectable, amiable men to act unconsciously the part of selfish, dishonorable—we had almost said brutish! We have said life insurance is within the reach of all. We now say all ought to avail themselves of its advantages. "Why," asks the confirmed bachelor, "should I effect an insurance upon my life? I have no wife and children to provide for." Ask your own conscience whether there is no one with a natural claim upon you; and if the answer comes in the negative, then, we would say, take out a policy in favor of some educational, or charitable, or religious institution. You will live all the better for it; you will die all the easier for it; there will be at least one act of your life which will not leave it a blank. "Why," asks the youth, "should I insure? There is no one depending upon me?" That may be true now; but it may not always be true. But even if you were certain that, in your case, it would always be true, still it is your duty and your interest to insure. It will tend to train you in habits of thoughtfulness and provident economy; it will give you credit and standing if you enter business; it will give you an additional right to seek a good matrimonial alliance; and having insured in youth you will be enabled upon more favorable terms to lay up a good provision against old age, or for your family after you are taken from them. The younger you insure the more favorable will be the terms, and the more benefit will you derive from the mental discipline the act never fails to impart. Indeed, parents could not do better than encourage their children to employ at least a portion of their spending-money in this way. The smallest policy taken out in youth upon the accumulation principle, while it would cost but a trifle every year, would produce a handsome legacy against second childhood, or substantial provision for dependents, in the event of death. But you cannot afford to go uninsured, unless very wealthy. No man can afford to take the whole risk upon himself. In business, men insure their ships, their houses and their goods, and it is only men and companies of enormous wealth and the most extended operations who can afford to neglect the precaution. There are those in the world whose operations are upon a scale so extended as to justify them in bearing their

own risk, their average losses falling below what it would cost to insure. But this is a condition in favor of which it will scarcely be necessary to make an exception here; and, besides, the principle is not, under any circumstances, very applicable to the subject of life insurance. If the prudent business-man insures against fire and shipwreck, which do not come to one in fifty, how much more does common prudence require that every man should insure against death, which comes to all. It is clearly our interest and our duty, whether considered as individuals or as a community, to avail ourselves of the unquestionable advantages life insurance offers. In this way the burden of supporting our families will, by a fairly acquired right, fall equitably upon the insured millions the world over, instead of falling, by disreputable incurred wrong, upon a single community, and that, too, in the uncertain and humiliating form of charity. What husband or father, in view of all the facts of the case, will hesitate to make fitting provision for those dependent upon him when that can be done at such a trifling sacrifice? No man with a spark of honor or independence can hesitate. It would scarcely appear to fall within the scope of our duty to single out particular companies which might be considered to have especial claims to public confidence; but it may be permitted to us to remark that the fact of more than one first-class insurance company being worthily represented in this community has had its share in encouraging us to urge upon all classes the advantages and the sacred duty of life insurance.

Canadian Mail Summary.

A very shocking murder was committed in the township of Osgoode, a few miles from Ottawa. An old man named Shaw was shot dead while sitting reading, after 8 o'clock at night. The shot was fired through the window, and suspicion rests upon one of the old man's sons, who had just gone out, professedly to retire to rest on the hay loft. The investigation so far had failed to bring to light any very important evidence, and the authorities are greatly blamed for the want of promptitude and method by which the proceedings have been characterized. The affair has caused a great sensation in that part of the country. The son, John Shaw, has been committed to stand his trial. The return of Reifstein—the defaulting chief-cloth in the Receiver-General's Department—to stand his trial at Ottawa appears to have taken everybody by surprise, and has, doubtless, greatly relieved the authorities, who have been so roundly abused for accepting bail. The Nova Scotia news would appear to indicate that the day of the "Repealers" is over. A Halifax correspondent says, "The oration given to the Governor-General and the reception accorded to Prince Arthur, is the handwriting on the wall for them; and if Colchester speaks out, as we have every reason to believe it will, then it will become the duty of the Lieutenant-Governor seriously to consider whether the time has not come for him to say to his present advisers, in the language of Cromwell, 'Get you gone, give place to honest men; I have done with you.'" Colchester has spoken out in favor of union, having returned Mr. Archibald by a very large majority. The half-breeds in the Red River Settlement had been holding meetings, the object of which was to lay claim to half of the £300,000 about to be paid by Canada to the Hudson Bay Company. Some of them were very violent in their language, asserting that not only their territory but themselves had been sold by the Company, who had no claim to one or the other without their consent. These people assert that the land belongs to the inhabitants, and talk of ignoring the sale to Canada, and claiming proprietary possession. And, in truth, it would be difficult to say that these half-breeds have not a better claim than those who have sold the territory; yet one would imagine there is plenty of land for all, and no need to fight about it. No doubt is now entertained, nor, indeed, would there appear to be room for any, that Prince Edward's Island will sail gracefully into the Dominion during the next session of Parliament. The people of that Island have won golden opinions from all quarters, on account of the way they received Prince Arthur and Governor-General Sir John Young.

ADDITIONAL.

Dates to the 22d September.

The New Brunswick Provincial Rifle Competition commenced at Fredericton on the 14th. The first competition, at two and five hundred yards for the prize medal of the English National Rifle Association, was won by Gunner Fallon, of Chatham, 21 points. The second competition, for the Provincial Association gold medal, ranges from 400, 500, and 600 yards, three rounds each, was won by Pallen in six shots at the two first ranges and one at the 600 range; score, 26 points. He made three bull's-eyes at 500 yards, and one bull's-eye with the only shot he fired at the long range. Pallen is but 17 years of age, and his shooting astonished every one. At a special meeting of the Directors of the Upper Canada Bible Society, held at the Bible House, Toronto, on the 15th ult., the Rev. John Gemly was elected Permanent Secretary. Mr. Gemly is one of the most able members of the Wesleyan Methodist Conference of Canada. The Reifstein case, as the trial approached, excited increased interest. There would be 8 indictments. The opposition press appeared determi-

ed to make a party political question out of the affair, and was reckless in its denunciations of the Government, in connection therewith, predicting all sorts of disclosures damaging to the Executive. We are greatly disposed to think that, in some instances at least, "the wish is father to the thought." Prince Arthur landed at Quebec on the 15th, where he appears to have been highly gratified with the reception accorded him. His Royal Highness appeared to have become quite a favorite in the Maritime Provinces. He is said to display an amount of thoughtfulness far beyond his years. The project of constructing a railway tunnel under Detroit River, between Canada and the United States, is now being earnestly agitated. The tunnel will be 3000 yards in length, and must involve a large expenditure. On the 13th a very extensive fire occurred in Sarina. When the steam fire engine was taken out it was found that it would not work, owing to some of the suction valves being deranged. It was more than an hour before it could be got to work, and by that time the Port Huron firemen had come over with their engine, the fire meanwhile having consumed a very large amount of property, nearly all of which could have been saved had the engine been in proper condition. In the Grange-Banning breach of promise suit, the jury gave \$3500 damages, and Banning, it is said, will move to set aside the verdict, and declares his determination to take the case to England, if necessary. Mr. McDougall had advertised the sale of his household effects, and was about to leave for the seat of his government, in the North-West. He delivered a parting address to his constituents in North Lanark, on the 18th. The Hon. M. Cameron was a candidate for the vacant seat. Another detachment of 100 recruits would leave for Rome on the 30th to join the Papal Zouaves. On the 19th a man between 25 and 35 years of age, went over the falls of Niagara. He went to Table Rock, took off his coat and laid it down, and gave his money and watch to a boy who was standing by. He then walked into the water, which is shallow for about ten feet from the brink, when he came down or slipped down and shot over the precipice. He was registered at the Cataract House as Carl Schurz, New York. The Canada Chemical Works, London, were destroyed by fire on the 16th. Loss \$20,000.

New Advertisements.

WANTED.
ABLE SEAMEN FOR THE SHIP FRANCIS
A. PALMER, for China. Apply to
J. NAGLE, Bastion St.
oct 1w

FOR SAN FRANCISCO DIRECT.
THE NORTH PACIFIC TRANSPORTATION CO.'s steamer
ACTIVE,
F. C. SHOLLS, Commander.
Will leave Brock's & Co's Wharf for the above port on Friday morning, at 7 o'clock.
For freight or passage, apply to
R. BRODRICK, Agent.
oct 7

EX ACTIVE.
A FINE ASSORTMENT OF
NATURAL LEAF
AND OTHER
TOBACCOS.
For Sale at very Low Prices.
oct 1m G. SUTRO & CO

BURNS & EDWARDS
COR. YATES & BROAD STREETS,
HAVE RECEIVED, EX "MEDORA"
and other late arrivals, a large assortment of General Merchandise, comprising:
GLASSWARE, TINWARE, IRONWARE, CROCKERYWARE, ELECTRO PLATEDWARE, WOOD & WILLOW WARE, TABLE CUTLERY, CARPETS, OIL CLOTH, WALL PAPER, CHILDREN'S CARRIAGES, C. O. LAMPS, Hand, Bracket and Chandeliers, ETC., ETC., ETC.
All of which are offered for sale at the LOWEST MARKET RATES.
Oct 6th, 1899. BURNS & EDWARDS, Cor Yates & Broad streets. oct 1m

JUST RECEIVED! AT
BEST ASSORTMENT FROM ALL PARTS OF THE WORLD.
NOLTEMEIER BROS.,
Boot and Shoe Dealers
HAVE THE BEST SELECTION OF BOOTS AND SHOES ever brought to this Coast, which they offer
VERY LOW FOR CASH
People need not have wet or cold feet this winter! Come and see for yourself!
Government Street next to the St. Nicholas Hotel.
oct 1m

WANTED.
A BISCUIT BAKER.
Apply to
K. MCKENZIE, Oral, flower, V. L.
oct 28

LECTURE.
THE REV. THOS. SHERIDAN WILL
lecture at Esquimaux, on THURSDAY next, the 11th inst. 7 1/2 p.m.
Subject—SIX WEEKS IN OREGON. Proceeds to go to the benefit of the Harmonium Fund of the Presbyterian Church, Esquimaux.
Tickets, 5 cents each; can be had of Mr. R. Wallace, Yates street, and Mr. Russell, Fort street.
oct 3

BUCKSKIN FOR SALE.
ARTHUR CHURTON, OF NEW WESTMINSTER, calls the attention of the Public and those using BUCKSKIN, to the incomparable excellence of his products, which for quality, strength, and great durability will compare unfavourably with any other.
Price—\$1.25 per lb per doz skins.
All orders from the interior promptly attended to.
oct 4


New Advertisements.

GRELLEY & FITERRE,
IMPORTERS,
And Wholesale Dealers
IN FINE
ENGLISH, FRENCH,
AND
AMERICAN LIQUORS,
Champagnes, Cognacs, Clarets and Whiskies,
In the STONE BUILDING, opposite the "Royal Hotel,"
Wharf street, Victoria, Vancouver Island.

AGENTS FOR
Napoleon's Cabinet and Bouche Champagne,
Hostetter's Bitters
Baker's Bitters
Sansevain's California Wines and Bitters,
Bancroft Cider
A LARGE STOCK OF
Bonded Wines, Brandies
Ale and Porter
ALWAYS ON HAND.
oct 5

FOR SALE—A RARE CHANCE.
THE HALF-INTEREST OF TWO BARBOOMS; one situated three-quarters of a mile from Port Gamble, and the other half a mile from Seabeck. The only reason for this present proprietor leaving is on account of ill health.
Apply at Port Gamble or Seabeck.
oct 1m

FOR PORTLAND DIRECT.
THE STEAMSHIP
GEO. S. WRIGHT,
CAPT. N. S. ROGERS,
Will leave the Hudson Bay Co's Wharf on next THURSDAY MORNING, Oct. at 12 noon.
Passengers are requested to book their names on Wednesday evening.
For Freight or Passage, apply
oct 8 ON BOARD.

Jesse Cowper,

WHOLESALE AND RETAIL DEALER IN
Boots & Shoes
LEATHER AND SHOE FINDINGS
Yates St., opp. Wells, Fargo & Co's.
At the old stand of Webster & Co, is prepared to supply the wants of the public in his line

THE LATEST STYLES
Received by every Steamer from England and San Francisco.
oct 6

BARK MEDORA.
CONSIGNEES BY THE ABOVE
vessel are requested to call at the office of the undersigned, pay freight and receive orders for their goods.
The vessel commences discharging this (TUESDAY) morning. All goods left on the wharf after 5 o'clock will be stored at the risk and expense of the owners.
JANION, RHODES & CO, Consignees.
oct 1w

BARK MEDORA.
NEITHER THE CAPTAIN NOR
the undersigned will be responsible for any Debts contracted by the crew of the above vessel, without their written order.
JANION, RHODES & CO, Consignees.
oct 1w

INFORMATION GRATIS!!
THE LARGEST AND BEST
OYSTERS IN TOWN
MAY BE HAD AT
The Arcade Saloon,
GOVERNMENT STREET, NEAR JOHNSON.
oct 1m

AT FARDON'S
PHOTOGRAPHIC GALLERY,
Langley Street, corner of Yates Street,
May be obtained
LIKENESSES of any required Style.
UPWARDS OF FIVE HUNDRED SPECIMENS ON VIEW.
oct 1m

C. STROUSS,
IMPORTER, WHARF STREET.
Just received, a large stock of
FRENCH AND ENGLISH DRESS GOODS,
consisting of
PAULINES, WINSEYS, EMPRESS CLOTH, PRINTS, SERGES, &c., &c.
Also—American Clothing, Furnishing Goods, Boots, Shoes, &c., &c.
oct 3 C. STROUSS.

CARDS FOR BUSINESS FIRMS, BILLS OF FARE, &c., at the BRITISH COLONIST Job Printing Office.
See Specimen Book.
oct 3

New Advertisements.

GENERAL ABSTRACT		
Showing the average amount of LIABILITIES and ASSETS of the Bank of British Columbia, within the Colony of British Columbia, and its dependencies, taken from the several Weekly Statements for the Quarter ending 30th September, 1899.		
LIABILITIES	AM'T.	TOTALS.
Notes in Circulation.....	\$116,769 00	
Balances due to other Banks and Branches.....	22,510 14	
Deposits not bearing interest.....	\$134,901 49	
Deposits bearing interest.....	25,018 43	160,621 97
Total amount of Liabilities.....	\$300,782 11	
Amount of Capital Stock paid up at close of the Quarter ending 30th June, 1899.....	\$1,940,000	
Rate of last Dividend declared to the Shareholders.....	3 p. cent	
Amount of last Dividend declared.....	\$21,079 60	
Amount of reserved profit at time of declaring such dividend.....	\$2,849 60	
(Signed)		
W. W. FRANCIS, P. Manager, CHAS. H. LAWHRENCE, Act'g. Acc't.		
Victoria, B. C., 30th September, 1899.		

Walter William Francis, do hereby declare that to the best of my knowledge and belief the foregoing Statement is a true and faithful account of the average amount of the Assets and Liabilities within this Colony, of this Bank, during the period specified, and that the same was made up from the weekly statements thereof, kept in pursuance of the provisions of "The Banking Act, 1894."
(Signed)
Declared before me at Victoria, B. C., this 6th day of October, 1899.
A. F. PEMBERTON, S. M.

Schedule B.

GENERAL ABSTRACT Showing the average amount of the Liabilities and Assets within the Colony of British Columbia, of the Bank of British North America, taken from the usual Weekly Statements during the Quarter from 30th June, 1899, to 30th September, 1899.

LIABILITIES	AM'T.	TOTALS.	ASSETS	AM'T.	TOTALS.
Notes in circulation, not bearing interest.....	\$150,058 00		Legal Tender Coin, in Gold and Silver.....	\$211,469 62	
Notes in circulation, bearing interest.....			Gold and Silver in Bullion.....	28 049 71	
Bills in circulation, not bearing interest.....			Gold and other Property.....	7 248 00	
Bills in circulation, bearing interest.....			Notes and Bills of other Banks.....	3,186 75	
Balances due to other Banks and Branches.....	10,354 60		Balances due from other Banks and Branches.....	275,454 30	
Deposits, not bearing interest.....	\$356,539 29		Amount of all Debts due to the Bank, including Notes, Bills of Exchange, and all Stock and Funded Debts of every description, excepting Notes, Bills and Balances due from other Banks and Branches.....	\$173,032 86	
Deposits, bearing interest.....	159,554 00				
Total amount of Liabilities.....	\$585,496 89		Total amount of assets.....	\$585,496 89	
Amount of the Capital Stock paid up at the close of the quarter ended 30th Sept., 1899.....	\$6,000,000 00		Rate of the last Dividend declared to the Shareholders.....	7 p. cent	
Rate of the last Dividend declared to the Shareholders.....	7 p. cent		Amount of last Dividend declared.....	\$200,000 00	
Amount of the last Dividend declared.....	\$200,000 00		Amount of the Reserved Profits at the time of declaring such dividend.....	735,806 00	
(Signed)					
ROBERT BURRELL, Interim Manager. J. GOODFELLOW, Acting Accountant.					
Victoria, B. C., 30th September, 1899.					

I, Robert Burrell, do hereby declare that to the best of my knowledge and belief, the foregoing abstract is a true and faithful account of the average amount of Assets and Liabilities within this Colony of the above Bank, during the period specified, and that the same was made up from the Weekly Statements thereof, kept in pursuance of the provisions of the "Banking Act, 1894."
(Signed)
Declared before me at Victoria, this 4th day of October, 1899.
A. F. PEMBERTON, S. M.

NOTICES.
In Re Estate of Adam Nicholson, deceased, Intestate.
ALL PERSONS HAVING CLAIMS
against the above Estate, are hereby notified to prove the same before the Registrar of the Supreme Court, V. L. C. on or before the 1st day of October next; and all persons having any property, or having any knowledge of the whereabouts of any property belonging to the above-mentioned deceased, are required to furnish information thereof, or hand over the same forthwith to
RICHARD WOODS, Administrator.
Or to
W. B. S. GIBSON, Solicitor in this matter.
Victoria, B. C., Sept. 1, 1899.
oct 2

PHENIX FIRE ASSURANCE COMPANY.
LOMBARD STREET AND CHURCH CROSS
LONDON.
Established 1782.
For Insuring every kind of Property in all parts of the World from Loss or Damage by Fire.

THE PROMPTITUDE AND LIBERALITY WITH WHICH its claims are always met by this Company are well known, and the importance of its relations with the public may be estimated from the fact that since its establishment, it has paid more than Nine Millions Sterling in discharge of claims for Losses by Fire. The security offered to the public by the Phoenix Office is unlimited, comprising in addition to the large invested capital of the Company the whole fortunes of numerous proprietors, composed of some of the most opulent merchants and others in the United Kingdom. An equal and short time insurance is effected upon all kinds of property in Vancouver Island and British Columbia on the most favorable terms. Prompt cash payment and full power to settle all losses and claims without referring to the Head Office in London. Rates and Particulars of Insurance may be had on application to
THOS. C. NUTTALL, Agent, Government Street, Opposite Masonic Hall.
oct 1m

FOR PORT TOWNSEND.
THE STEAMER "KUMIA" will sail from Esquimaux, Campbell & Co's Wharf, Victoria, on Mondays and Fridays, at 8 o'clock A. M. for the above Port; returning to Victoria on Tuesdays and Saturdays, commencing Friday, October 14, 1899.
FARE.....\$3.
oct 1m

NOTICE.
ARTHUR FELLOWS HAS THIS DAY
retired from the partnership carried on under the name of FELLOWS, ROSS & CO.
Francis James Ross and Thomas Hickman Tye will carry on the business under the style of ROSS, Tye & CO, who will collect all outstanding accounts and pay all debts of the late business.
ARTHUR FELLOWS,
THOMAS HICKMAN TYE.
Witness—THOS FOWLER.
oct 1

NOTICE.
ALL PERSONS HAVING CLAIMS
against the late GEORGE J. MERRICK, of San Juan Island, must hand them in immediately at the office of J. SUTRO & CO., of this city, for settlement.
Victoria, 18th Sept., 1899.
oct 1m

NOTICE.
THE UNDERSIGNED DESIRES ALL
bills due by him to be sent in before the 30th inst. GEORGE F. FOSTER.
Esquimaux, Sept 20, 1899.
oct 2

NOTICE.
VANCOUVER COAL MINING AND LAND COMPANY,
I HEREBY GIVE NOTICE THAT I
have retired from the management of the above Company.
SAC FRANCISCO, 10th Sept., 1899.
oct 1m

NOTICE.
FROM AND AFTER THIS DATE I
will only accept COIN for RENTS as well as other payments to be made to me,
LD. LOWENBERG.
oct 2

NOTICE—TO CARPENTERS AND TINSMITHS.
SEALED TENDERS WILL BE RECEIVED
at the office of the undersigned on or before 10 a. m. Wednesday, the 28th inst, for sundry repairs and new works to a brick building on Wharf street.
RICHARD WOODS, Architect, Government st, Victoria.
oct 2

Penmanship.
J. G. HALPENN—WILL OPEN A WRITING
CLASS ON WEDNESDAY, Sept. 20, at 8 o'clock.
Evening Class for Men and Boys to commence at seven o'clock.
Ladies' Class to commence at 2 o'clock in the afternoon.
OFFICE—Old Mechanics' Institute Building, Yates st.
N.B.—All the Writing Materials can be had in the room.
oct 1m

OLYMPIA OYSTERS
AT
PIPER'S SALOON,
GOVERNMENT STREET.
CUSTOMERS ARE ASSURED THAT
none but respectable persons will be admitted to the Saloon.
oct 4

TO BUSINESS MEN—ORDER YOUR
Bills, Receipts, Blankets, and Circulars, at the BRITISH COLONIST Job Office.
oct 4

Wholesale Dry Goods.

J. H. TURNER & CO.

Are now Opening EX LADY LAMPSON from London.

A Large Assortment of DRY GOODS,

SUITABLE FOR WHOLESALE BUYERS.

Wholesale Department.

(UP STAIRS.)

LONDON HOUSE, Government Street.

Medical.

French Medicines.

PREPARED BY
GRIMAULT & CO.

Chemists to H.H. Prince Napoleon

PARIS.

These different medicines represent the most recent medical discoveries, founded on the principles of Chemistry and Therapeutics. They must not be confounded with secret or quack medicines, as their names sufficiently indicate their composition; a circumstance which has caused them to be appreciated and prescribed by the Faculty in the whole world. They widely differ from the numerous medicines advertised in the public papers as able to cure every possible disease, as they are applicable only to a very few complaints. The most stringent laws exist in France with regard to the sale of medicinal preparations, and only those which have undergone an examination by the Academy of Medicine and have been proved efficacious, either in the hospitals or in the practice of the first medical men, are authorized by the Government. This fact must be a guarantee for the excellence of Messrs. Grimault & Co.'s Medicines.

DOCTOR LERAS'
(Doctor of Medicine.)

LIQUID PHOSPHATE OF IRON.

The newest and most esteemed medicine in cases of Chlorosis, Paley in the Stomach, Difficult Digestion, Dismenorrhoea, Anemia, General Debility and Poorness of Blood.

It is particularly recommended to regulate the functions of nature, and to all ladies of delicate constitution, as well as to persons suffering under every kind of debility whatever. It is the preservative of health, perfect in all warm and relaxing climates.

NO MORE COD LIVER OIL!

Grimault's Syrup of Iodized Horse Radish.

This medicine has been administered with the almost success in the Hospitals of Paris. It is a perfect substitute for Cod Liver Oil, and has been found most beneficial in cases of the Chest, Scrofula, Lymphatic Disorders, Green Sickness, Muscular Atrophy, and Loss of Appetite. It regulates the constitution in purifying the blood, it being the most powerful remedy known. It has also been applied with happy results in Diseases of the Skin. Further, it will be found to be of great benefit to young children subject to Humors and Obstructions of the Glands.

CONSUMPTION CURED!

Grimault's Syrup of Hypophosphite of Lime.

This new medicine is considered to be a sovereign remedy in case of Consumption and other Diseases of the Lungs. It promptly removes the most serious symptoms. The cough is relieved, night perspirations cease and the patient is rapidly restored to health.

N.B.—Be sure to see that this Syrup is liable to imitations.

NO MORE DIFFICULT OR PAINFUL DIGESTION!

DR. BURIN DU BUISSON'S
(Laureate of the Paris Imperial Academy of Medicine)

DIGESTIVE LOZENGES

This delicious preparation is always prescribed by the most reputed medical men in France in cases of derangement of the digestive organs, such as

- Constipation,
- Gastralgia,
- Indigestion and Laborious Digestion,
- Wind in the Stomach and Bowels,
- Emaciation,
- Jaundice, and
- Complications of the Liver & Lungs

NERVOUS HEADACHE, NEURALGIA, DIARRHOEA, DYSENTERY, INSTANTLY CURED BY

Grimault's Guarana.

This vegetable substance, which grows in the Brazil, has been employed since time immemorial to cure inflammation of the Bowels. It has proved to be of the greatest service in cases of Cholera, as it is a preventive and a cure in cases of Diarrhoea.

GRIMAULT & Co.'s
Syrup of Ferruginous Peruvian Bark.
Chemists to H. H. Prince Napoleon, 43 rue Richelieu, Paris.

This preparation has the great advantage of combining two most powerful tonic known in the medical world. Of perfect purity and agreeable taste, this Syrup is taken with pleasure and suits the most delicate stomach. It is far exceed most of the FERRUGINOUS TONIC which should be administered to ladies of delicate constitution, as it is backward in attaining the age of puberty, and to children of a weak constitution, and particularly employed in the treatment of "Cholera, Anemia, Pale Complexion, Guaiac, Gastralgia, Whites, Leucorrhoea, Debility, Want of Appetite, Poverty of Blood, &c.

No more Dyspepsia, Vomiting during Pregnancy, or Sea Sickness.

GRIMAULT'S ELIXIR OF PEPSEINE.

Pepsine undergoes no alteration in this delicious preparation. It will consequently be preferred to Pepsine in any case of indigestion, and chronic cases of Peptic Ulcer. It is the digestive medicine par excellence and is at the same time a most agreeable tonic.

Messrs. Grimault beg to call the attention of the faculty and the public in general to the fact that their pepsine is prepared in France alone. It is far superior to all others often extracted from the stomach of porcupine.

NO MORE COPAIBA OR CUBERS!

Grimault's Capsules and Liquid Extract of Matico Vegetalis.

Where all other preparations have failed these preparations will always effect a cure. These insure rapid and extraordinary cures of various recent and chronic cases of private disease. They are used in the hospital of Paris by the celebrated Dr. Ricord, and found greatly superior to all other known mineral remedies and Copal and Castoreum. The injection is used in recent, and capsules in more chronic cases.

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Prepared by LUGNES, Chemist, at Bordeaux, possesses the Balsamic and Resinous Properties of the Sea Pine. It is employed with success against affections of the Chest, Cold, Bronchitis, Catarrh, Asthma, Influenza, Whooping Cough, &c.

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CITY OF GLASGOW
Life Assurance Company
GLASGOW
ESTABLISHED 1858

Capital Stock.....\$3,000,000
Annual Revenue.....\$400,000

THE COMPANY OFFERS TO THE
Public the combined advantages of perfect security, moderate premium, liberal participation in profits, and freedom in respect of foreign residence and travel, and has powers and special Act of Parliament which enable it to discharge claims in event of assured dying abroad.

Prospectuses and every information can be obtained from the undersigned who is fully empowered to accept risks.

J. ROBERTSON STEWART,
General Agent for B.C.
Medical Officer, J. W. POWELL, Esq., M.D.
Victoria, March 16, 1869. aul7

IMPERIAL
Fire Insurance Company
LONDON.
INSTITUTED 1803

Capital Stock.....\$10,000,000
Amount in hand in excess of Capital, \$639,928 09

THE COMPANY INSURES AGAINST
Fire, Burglary, Theft, and other Risks, in Goods, Ware, Merchandise, Manufacturing and Farming Stock, Ships in Port, Harbor or Dock, and the Cargo on such ships, also, Ships building and repairing, vessels on navigable rivers, and all other property, and also insures against Losses and Damages by Fire.

J. ROBERTSON STEWART,
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Victoria, March 16, 1869. aul7

Pacific Insurance Co.
SAN FRANCISCO.
Marine and Fire.

Capital Stock.....\$1,000,000
Amount in hand in excess of Capital, \$639,928 09

THIS COMPANY INSURES AGAINST
Fire, Burglary, Theft, and other Risks, in Goods, Ware, Merchandise, Manufacturing and Farming Stock, Ships in Port, Harbor or Dock, and the Cargo on such ships, also, Ships building and repairing, vessels on navigable rivers, and all other property, and also insures against Losses and Damages by Fire.

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ROYAL INSURANCE COMPANY.
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Division of Profits.
The Eighth Division of the Company's Profits is appointed to be made at 15th November, 1870, and all Policies now effected will participate.

The Fund to be Divided will be the Profits which have arisen since 15th November, 1865. s615 1m

ACCIDENT INSURANCE.

Travelers' Insurance Co.
OF HARTFORD.
Cash Assets over One Million

THE TRAVELERS' Insurance Company insures against Death or Loss of Limb by accident, in sums of \$50 to \$50,000, and \$50 to \$50 Weekly Indemnity, at an annual cost of \$5 to \$25 per \$1000 according to occupation and degree of hazard.

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This Insurance is suitable to a class of men, and may be secured by thousands whose condition of health and purse will not admit of a full life policy. Its actual benefits are clearly shown by

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among Nine Thousand Five Hundred Policy-holders in sums of \$5 to \$10,000 each for death or disability caused by accident. No other Insurance Company in the world of the same age, ever returned so much money to its policy holders. While it has not these heavy losses, promptly and liberally, it has also, from its earnings, paid its necessarily large expenses, and swelled its capital and surplus reserve to a round million of dollars, thus achieving a

Success in Accident Insurance unequalled in any Country.
Among the losses paid under accident policies were 134 death losses, on which the total premiums paid were only \$2,397, while the sums paid amounted to \$364,000, the policy holders thus realizing

The sum of \$361,603 for \$2,397 in Premiums.
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Syrup of Ferruginous Peruvian Bark.
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Pepsine undergoes no alteration in this delicious preparation. It will consequently be preferred to Pepsine in any case of indigestion, and chronic cases of Peptic Ulcer. It is the digestive medicine par excellence and is at the same time a most agreeable tonic.

Messrs. Grimault beg to call the attention of the faculty and the public in general to the fact that their pepsine is prepared in France alone. It is far superior to all others often extracted from the stomach of porcupine.

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Grimault's Capsules and Liquid Extract of Matico Vegetalis.

Where all other preparations have failed these preparations will always effect a cure. These insure rapid and extraordinary cures of various recent and chronic cases of private disease. They are used in the hospital of Paris by the celebrated Dr. Ricord, and found greatly superior to all other known mineral remedies and Copal and Castoreum. The injection is used in recent, and capsules in more chronic cases.

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For restoring Gray Hair to its natural Vitality and Color.

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Thin hair is thickened, falling hair checked, and baldness often, though not always, cured by its use. Nothing can restore the hair where the follicles are destroyed, or the glands atrophied and decayed. But such as remain can be saved for usefulness by this application. Instead of fouling the hair with a pasty sediment, it will keep it clean and vigorous. Its occasional use will prevent the hair from turning gray or falling off, and consequently prevent baldness. Free from those deleterious substances which make some preparations dangerous and injurious to the hair, the Vigor can only benefit but not harm it. If wanted merely for a

HAIR DRESSING,

nothing else can be found so desirable. Containing neither oil nor dye, it does not soil white cambric, and yet lasts long on the hair, giving it a rich glossy lustre and a grateful perfume.

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Minute directions are given in the wrapper on the box, for the following complaints, which these Pills readily cure:

For **Dyspepsia or Indigestion, Flatulency, Langor and Loss of Appetite,** they should be taken moderately to stimulate the stomach and restore its healthy tone and action.

For **Liver Complaint and its various symptoms, Bilious Headache, Sick Headache, Green Bile, and other Bilious Disorders,** they should be judiciously taken for each case, to correct the diseased action or remove the obstructions which cause it.

For **Constipation or Hemorrhoids,** but one mild dose is generally required.

For **Rheumatism, Gout, Gravel, Palpitation of the Heart, Pain in the Side, Back and Loins,** they should be continuously taken, as required, to change the diseased action of the system. With such change those complaints disappear.

For **Dropsy and Dropsical Swellings** they should be taken in large and frequent doses to produce the effect of a drastic purge.

For **Suppression** a large dose should be taken as it produces a healthy action, restores the system, and relieves the system.

An occasional dose stimulates the stomach and bowels into healthy action, restores the appetite, and invigorates the system. Hence it is often advantageous where no serious derangement exists. One who feels tolerably well, often finds that a dose of these Pills makes him feel decidedly better, from their cleansing and renovating effect on the digestive apparatus.

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FERRO-CHINA WINE, Lozenges, and Globules.

FERRO-CHINA EMULSION, and PANGKATEIN in powder, containing the active principle obtained from the pancreas, by which the digestion and assimilation of fat is effected.

SACCHARATED WHEAT FLOUR. A valuable and agreeable preparation for infants and children, supplying the elements for the formation of bone.

CHLORODYNE (Morson's), the universally approved Anodyne.

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GELATINE, a perfect and economical substitute for Isinglass.

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ALSO, WINES AND LIQUORS OF EVERY KIND.
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No wine purporting to be of the Lake Vineyard Wine Co. production is genuine unless bearing the Company's Trade Mark on Package, Label and Seal.

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THE "TIMES" OF INDIA, STATES
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